

CITY OF COSTA MESA Benefits Summary Sheet For 2012

The information in this summary is a general outline of benefits you may be eligible for. In the event that information in this section differs from the benefit Plan Documents, Memorandum of Understanding or applicable law, the Plan Documents, Memorandum of Understanding or applicable law will prevail.

I. FLEXIBLE BENEFITS/125 CAFETERIA PLAN

The City contributes the following towards employee health benefits (Medical, Life Insurance & Long Term Disability) on a monthly basis:

City Council	\$1,628.00 per month
At-Will & Department Directors	\$1,476 per month
Division Managers	\$1,458 per month
Captains (Police Management)	\$1,000 per month
Lieutenants (Police Management)	\$526 per month
General Employees	\$799 per month
Confidential	\$799 per month
Fire - sworn	\$556 per month
Police - sworn	\$631 per month

Medical may be waived with proof of outside insurance. Acceptable proof is a letter from your spouse or domestic partner's employer stating that you are covered as a dependent under their group policy or proof under the military health plan (TRICARE).

Core Benefits (Medical, Life, & LTD)

A. Medical - CalPERS

Indemnity Plans (PPO):

PERS-Choice (80/20 plan): \$1,368.09 per month premium for full family coverage if you live in the Orange/Riverside/San Diego County areas and \$1,314.64 per month premium for full family coverage if you live in the Los Angeles/San Bernardino County areas. There is a \$500 deductible per person under this plan with a 2 deductible maximum per family (\$1,000).

PERS-Select (80/20 plan): \$1,161.37 per month premium for full family coverage if you live in the Orange/Riverside/San Diego County areas and \$1,115.97 per month premium for full family coverage if you live in the Los Angeles/San Bernardino County areas. There is a \$500 deductible per person under this plan with a 2 deductible maximum per family (\$1,000). This is the same plan as the PERS-Choice; however, PERS-Select has fewer providers.

PERS-Care (90/10 plan): \$2,452.48 per month premium for full family coverage if you live in the Orange/Riverside/San Diego County areas and \$2,356.61 per month premium for full family coverage if you live in the Los Angeles/San Bernardino County areas. There is a \$500 deductible per person under this plan with a 2 deductible maximum per family (\$1,000).

PORAC (90/10 plan) - only available for sworn employees (members') who are in good standing with the public safety association: \$1,323.00 per month premium for full family coverage. There is a \$300 deductible per person under this plan with a maximum family deductible (\$900).

HMO:

Blue Shield Access+ \$1,517.36 per month premium for full family coverage if you live in Orange/Riverside/San Diego County areas and \$1,327.87 per month premium for full family coverage if you live in the Los Angeles/San Bernardino County areas. There is no deductible.

Blue Shield Net Value \$1,305.02 per month premium for full family coverage if you live in the Orange/Riverside/San Diego County areas and \$1,142.05 per month premium for full family coverage if you live in the Los Angeles/San Bernardino County areas. There is no deductible. This is the same coverage as the Blue Shield Access+; however, Blue Shield Net Value has fewer providers.

Kaiser \$1,333.18 per month premium for full family coverage if you live in Orange/Riverside/San Diego County areas and \$1,210.64 per month premium for full family coverage if you live in the Los Angeles/San Bernardino County areas. There is no deductible.

B. Life:

<u>Policy value for all employees</u>	<u>Premium</u>
\$50,000 life + AD&D	\$8.24 per month (includes AD&D cost)
\$2,000 each eligible dependent	

C. Long-Term Disability (LTD):

LTD	MANAGEMENT/ POLICE MANAGEMENT/ CONFIDENTIAL/ GENERAL	FIRE	POLICE
Elimination (waiting) Period	60 days from date of disability	30 days	60 days
Maximum Period	Disability to age 65, with a 3 year min. benefit period after age 65	Lifetime for sickness, accident and pregnancy	Lifetime for sickness, accident, pregnancy, non-industrial and industrial causes
Percent of Earnings	66.67%	100% for up to 18 months; 80% non indust'l; 70% indust'l.	100% for up to 18 months; 80% non indust'l; 70% indust'l.
Maximum Monthly Amount	\$7,000	\$9,000	\$6,500
Premium cost	.0060 x salary	\$19.50/mo	\$19.50/mo.

***CIGNA provides an Employee Assistance Program and an Emergency Travel Assistance Program, if you are beyond 50 miles from your home, which is attached to the LTD benefit. Visit website at www.worldwideassistance.com or Risk Management for more information on the Emergency Travel Assistance Program. For more information on the EAP visit www.myachieve.com or call (800) 662-7241.

Optional Benefits

A. Dental

Indemnity: Delta Dental PPO \$147.91 per month, family premium
HMO: Dental Care \$41.42 per month, family premium

B. Vision

Vision Services Plan (VSP): \$31.99 per month, family premium

C. Supplemental Life

Eligible employees are allowed to purchase up to 5X their annual salary up to a maximum of \$500,000. For spousal coverage or registered domestic partners, a maximum of 50% of the elected amount for the covered employee is available for purchase. Spousal coverage is up to a maximum of \$250,000. For dependent children a \$10,000 policy is available for purchase (for each child). Supplemental Life Insurance is offered through the CIGNA Plan.

D. Short Term Disability

Short Term Disability pays a monthly benefit ranging from \$1000 to a maximum of \$2500 if you become injured or ill. There is a 14-day waiting period for all absences due to illness and no waiting period for accidents. The benefits are payable for a period of up to six months of consecutive disability for a specific condition. Short-Term Disability is offered through AFLAC and is an optional benefit that the employee may purchase.

E. Cancer Indemnity

The cancer coverage will pay the covered employee a \$2000 first occurrence benefit for diagnosis of cancer, plus \$500 for every year the policy is in effect (up to age 65). There are benefits for experimental treatment, immunotherapy, anti-nausea drugs, attending physician, nursing services, skin cancer surgery, surgical/anesthesia benefit and an outpatient hospital surgical benefit. Cancer coverage is offered through AFLAC and is an optional benefit that the employee may purchase.

F. Flexible Spending Accounts

The Flexible Spending Accounts allow qualified employees to use pretax dollars to pay eligible health and dependent care expenses that the employee would normally pay for out-of-pocket with after-tax dollars. Eligible employees can contribute up to \$5,000 annually to the Health Care Account, and/or up to \$5,000 annually to the Dependent Care Account. Dependent Care may include a dependent under the age of 12, a spouse, or other dependent incapable of self-care. See plan description or www.discoverybenefits.com for more information.

H. Pre-Paid Legal Services

Pre-paid legal is designed to give affordable access to legal services. The plan offers preventive legal services for business and/or personal use, motor vehicle legal services, trial defense services, IRS audit legal services and other personal litigation services.

I. Employee Assistance Programs

ValueOptions (Employee Assistance Program) can provide personal assistance to all regular employees and family members. This free benefit is a confidential service and is available 24-hours a day, 7 days a week and authorizes up to 3 visits with a licensed provider after initial screening by a Case Manager.

II. CALIFORNIA PUBLIC EMPLOYEES RETIREMENT SYSTEM

Non Safety PERS 2% @ 60 (Employees hired March 11, 2012 or after)

*Employee Rate: 7%, Employer Rate: 16.583% eff 7/1/11**

Employee	Employer Rate City Contribution	Employer Rate EE Contribution	Employee Rate City Contribution	Employee Rate EE Contribution
Management	16.583%	0.0%	0.0%	7.0%
Non-Management	15.583%	1.0%**	0.0%	7.0%
Part-Time	16.583%	0.0%	0.0%	7.0%

Non Safety PERS 2.5% @ 55 (Employees hired prior to March 11, 2012)

*Employee Rate: 10.469%, Employer Rate: 16.583% eff 7/1/11**

Employee	Employer Rate City Contribution	Employer Rate EE Contribution	Employee Rate City Contribution	Employee Rate EE Contribution
Management	16.583%	0.0%	0.0%	10.469%
Non-Management	15.583%	1.0%**	2.949%	7.52%
Part-Time	16.583%	0.0%	0.0%	10.469%

Safety PERS 3.0% @ 50

*Employee Rate: 14.0%, Employer Rate: 32.404% (Fire), 29.063% (Police) eff 7/1/11**

Employee	Employer Rate City Contribution	Employer Rate EE Contribution	Employee Rate City Contribution	Employee Rate EE Contribution
Fire	31.404%	1.0%**	14.0%	0.0%
Police	29.063%	0.0%	9.0%	5.0%
Part-Time Police	29.063%	0.0%	0.0%	14.0%

Non Safety PARS

Employee Rate: 7.50%

Employee	Employee Rate City Contribution	Employee Rate EE Contribution
Part-Time	3.75%	3.75%

* CalPERS Employer rates subject to change effective July 1, 2012.

**Employees contribute 1% savings from temporary RHS Plan suspension towards CalPERS Employer rate.

IV. VACATION SCHEDULE

Based on Years of Service

MANAGEMENT, POLICE MANAGEMENT, GENERAL, CONFIDENTIAL & POLICE*:

	1-2 years	3-4 years	5-9 years	10-14 years	15-19 years	20+ years
DAYS	11.5	14.5	17.5	20.5	23.5	26.5
HOURS	92	116	140	164	188	212
MAX. ACCRUAL	184	232	280	328	376	424

FIRE (based on a 56 hr. work week):

	1-2 years	3-4 years	5-9 years	10-14 years	15-19 years	20+ years
HOURS	128.8	162.4	196	229.6	263.2	296.8
MAX ACCRUAL	369.6	436.8	504.0	526.4	526.4	526.4

Probationary employees may use accrued vacation after six (6) months of continuous full-time employment. Upon termination, a permanent employee will receive compensation at his/her current rate for all unused earned vacation through the date of termination.

*The Police Records and Telecommunications workgroup can accumulate an optional vacation schedule. Please see the CMCEA MOU Article 8.11(f) for more information.

V. SICK LEAVE

MANAGEMENT, POLICE MANAGEMENT, CONFIDENTIAL, GENERAL, & POLICE:

Hours Earned Per Year: 96 hours (104 for Police Management)

Maximum Accrual: 480 hours

Sick Leave Bank: After accruing the maximum of 480 hrs. in the Primary Sick Leave Bank, 1.84 hours or 2.0 for Police Management (= ½ of 3.69 or 4 hours per pay period) is placed into a Secondary Sick Leave Bank & the other 1.85 or 2.0 hours are put into cash, vacation, or the voluntary Post-Retirement Medical Plan. If an employee has a Secondary Sick Leave Bank, hours in that bank will be used first in accordance with the rules regarding sick leave use up to 40 hours per calendar year.

FIRE (based on a 56 hr. work week):

Hours Earned Per Year: 174.72 hours

Maximum Accrual: 672 hours

Sick Leave Bank - After accruing the maximum of 672 hours in the Primary Sick Leave Bank, 3.36 hours (= ½ of 6.72 hours per pay period) is put into a Secondary Sick Leave Bank & the other 3.36 hours are put into cash or vacation. Fire employees access their secondary bank first. If an employee has a Secondary Sick Leave Bank, hours in that bank will be used first in accordance with the rules regarding sick leave use.

Secondary Sick Leave - Hours in the Secondary Sick Leave Bank may also be used in the event of a verified non-industrial disability that has resulted in an absence of sixty (60) consecutive calendar days.

Sick Leave Pay At Separation - Employees who retire or leave the City service with at least 20 years of continued service shall be paid one-half (1/2) the accrued sick leave in their primary sick leave bank. Police Management employees who retire or leave the City service with at least 20 years of continued service shall be paid one-half (1/2) the accrued sick leave in their primary sick leave bank and one-half (1/2) the accrued sick leave in their secondary sick leave bank. As an option, instead of receiving this payoff, employees can choose to receive service credit towards retirement for the full-accrued value for both primary and secondary sick leave banks.

VI. EXECUTIVE LEAVE

80 hours prorated per calendar year for all Executive Management, Department Directors, Managers and Police Management. Up to 40 additional hours are available to Executive Management based upon assignment and with Chief Executive Officer approval. Please refer to the Administrative Regulation #2.19 that governs this benefit.

VII. HOLIDAYS

Number of Holiday Hours per Year:

MANAGEMENT:	96 hours (includes 16 floating holiday hours)
POLICE MANAGEMENT:	96 hours (includes 16 floating holiday hours)
CONFIDENTIAL:	96 hours (includes 16 floating holiday hours)
GENERAL:	96 hours (includes 16 floating holiday hours)
POLICE:	96 hours (includes 16 floating holiday hours)
FIRE:	134.4 hours

The designated holidays are:

January 1, **New Year's Day**; third Monday in January, **Martin Luther King's Birthday**; third Monday in February, **Washington's Birthday**; last Monday in May, **Memorial Day observance**; July 4, **Independence Day**; first Monday in September, **Labor Day**; November 11, **Veteran's Day observance**; fourth Thursday in November, **Thanksgiving**; the **Friday immediately following Thanksgiving**; and December 25, **Christmas Day**. February 12, **Lincoln's Birthday**, and September 9, California's **Admission Day**, shall be recognized as holiday observances on which City Hall will remain open. In the event any of the above holidays fall on Saturday, the preceding Friday will be observed. In the event any of the above holidays fall on Sunday, the following Monday will be observed.

Employees who receive time off for the above listed holidays receive holiday pay for their full scheduled shift. Check appropriate Memorandum of Understanding for provisions affecting employees who work shifts without regard to holidays.

VIII. LONGEVITY AWARDS

For Sworn Non Management Fire Only

<u>Years</u>	<u>Monthly Award *</u>
5 thru 9	\$77
10 thru 14	\$121
15 thru 19	\$1161
20 thru 24	\$203
25 thru 29	\$248
30 or more	\$289

- * Next cost of living adjustment will be in July 2013.
- Note: Fire employees will no longer receive Longevity when they enter the Fire Certification Program. The Longevity Pay program shall be frozen effective July 1, 1997.

IX. FIRE CERTIFICATION PROGRAM

Non Management:

CLASSIFICATION	CERTIFICATION/DEGREE	MONTHLY AWARD EFF 6/19/11
FIREFIGHTER FIRE ENGINEER, AND FIRE CAPTAIN	Investigator II	0.75%
	Instructor II	0.75%
	Instructor III	0.75%
	Prevention Officer II	0.75%
	Prevention Officer III	0.75%
	Public Education Officer	0.75%
	Driver/Operator I	0.75%
	Rescue Specialist	0.75%
	Confine Space Operational Tech	0.75%
	Specialized Rescue Technician	0.75%
	Firefighter II	\$70
	Fire Officer Certification	1.75%
	Chief Officer (Captains Only)	1.75%
	60 Units	\$120
	120 Units	\$180
	180 Units	\$180
	AS/AA Degree	1.75%
	BS/BA Degree	2.25%
	MS/MA Degree	2.25%

CRITERIA:

- Certification pays are paid as a percentage based on the top step base salary for the Fire Captain classification. The maximum monthly awards payable to any employee shall not exceed 7.5% of the top step base salary for the Fire Engineer classification (for employees who do not possess a degree) and 7.5% of the top step base salary for the Fire Captain classification (for employees who do possess a degree.) Effective July 1, 2008, no new employees will be eligible for payment of units only or Firefighter II and the dollar amounts for units only or Firefighter II will be frozen for employees currently receiving payment.
- Employees employed in the classifications of Firefighter, Fire Engineer, and Fire Captain are eligible to participate in the certification program upon completion of five years of service.

Fire Management:

CLASSIFICATION	CERTIFICATION/DEGREE	MONTHLY AWARD *
BATTALION CHIEF/ DEPUTY FIRE CHIEF	California State Fire – Chief Officer	2.50%
BATTALION CHIEF/ DEPUTY FIRE CHIEF	California State Fire – Fire Marshal	2.50%
BATTALION CHIEF/ DEPUTY FIRE CHIEF	National Fire Academy – Executive Fire Officer	2.50%
BATTALION CHIEF/ DEPUTY FIRE CHIEF	Master's Degree	2.50%
BATTALION CHIEF	Urban Search and Rescue	1.25%
BATTALION CHIEF	Strike Team Leader	1.25%

*The maximum cumulative award payable to any employee shall not exceed 7.5% of base salary. Refer to the Executive Compensation Plan and Salary Schedule Resolution for additional details.

X. REIMBURSEMENT POLICIES

Tuition & Books

- Management, Police Management, Confidential, General, Police and Fire: \$1250/fiscal year (see MOU for specific requirements).

Mileage Reimbursement

- Based upon IRS allowable amount, which is 55.5 cents effective July 1, 2011. See AR 3.10, Expense Reimbursement, for information on travel reimbursement.

Car Allowance

Assigned Cars:

- Fire Chief
- Police Chief
- Police Captains
- Police Lieutenants
- Public Services Director

Monthly \$477 Allowance:

- Chief Executive Officer
- Assistant Chief Executive Officer
- Development Services Director
- Finance Director

XI. ANNUAL PHYSICAL

Based on the chart below, Executive Management (Directors and Managers) have the option of an annual physical offered through the City's Industrial Medical Clinic:

- | | |
|------------------|------------------------|
| • Under 40 years | Physical every 3 years |
| • 40 to 50 years | Physical every 2 years |
| • Over 50 years | Annual physical |

City basic physical cost is **\$205** (additional cost for optional tests \$200 treadmill; \$150 Sig.; \$125 pelvic exams for females)

XII. ADDITIONAL PAYS

Bereavement Leave (see MOU or Personnel Rules for specific requirements)

- Management, General, and Confidential Employees: A maximum of five (5) working days in a calendar year.
- Sworn Police: A maximum of three (3) days of paid leave per occurrence.
- Sworn Fire: A maximum of three (3) consecutive work shift days per occurrence

Bilingual Pay

- General Employees: 2.5 or 5% over assigned monthly rate based upon proficiency and after passing a test.
- Sworn Police and Police Management: 2.5% or 5% pay of the top step base salary for the Senior Police Officer classification.
- Sworn Fire: 2.5% or 5% pay of the top step base salary for the Fire Engineer classification.
- Eligible languages: Spanish, Vietnamese, American Sign Language and others if the MOU language permits.

Class A/B License Pay

Employees assigned to a position requiring daily operation of equipment requiring a valid Class A/B

California Driver's License shall receive an annual \$700 incentive bonus.

Matron Pay

5% of base salary will be paid as compensation for a trained person whenever he or she performs the matron duty.

EMD Certification Pay

Employees certified to utilize Emergency Medical Dispatch techniques, shall receive 5% above their assigned monthly rate of pay.

Shift Assignment Pay

Communications Officers work a 3-day/12-hour work schedule plus a one 8-hour shift (3/12 schedule). They receive a shift differential of 7.5% for hours worked between 6:00 p.m. and 6:00 a.m.

Shorthand Assignment Pay

2.5% monthly assignment differential for secretarial positions certified by the Department Director.

Computer Loan Guarantee Program

This program is available to employees' who have passed probation. The City shall specify the minimum hardware configuration necessary to participate under the program. The employee shall apply for a loan with the Costa Mesa Municipal Employees Credit Union that will be subject to all current Credit Union lending practices. If the employee qualifies, the City will agree to guarantee the loan thereby lowering the interest rate on the loan.

Uniform Assignment Pay

Employees in the classifications of Police Officer (after 3 years of service), Senior Police Officer, Police Sergeant, and Police Lieutenants who are regularly assigned to uniform automobile/motorcycle patrol, helicopter bureau or traffic enforcement shall receive uniform assignment pay (2.5% of base salary).

P.O.S.T. Incentive Pay

Full-time employees employed in the classifications of Police Officer, Senior Police Officer, , Police Sergeant, Helicopter Sergeant, or Police Lieutenant are eligible to participate in this P.O.S.T. Certificate Program upon meeting the criteria. They are eligible to receive 5% above their basic monthly salary for the Intermediate Certificate and 10% above their basic monthly salary step for the Advanced Certificate. Police Captains are eligible to receive 5% above their basic monthly salary for the Management Certificate.

Motorcycle Assignment Pay

Employees' in the classifications of Police Officer, Senior Police Officer, and Police Sergeant shall receive 5% over his or her assigned rate per shift when assigned motorcycle duty. Additionally, one motorcycle trainer shall receive 5% incentive pay while in temporary assignment to perform routine safety checks. Each employee assigned to motorcycle duty will be compensated three (3) hours at time and a half at the top step base salary for the Senior Police Officer classification each pay period for the motorcycle maintenance.

Canine Assignment

Police Officers assigned to canine duty, and who are responsible for an active duty canine will receive seven (7) hours of time and one half pay each pay period (payable as salary).

Field Training Officer (FTO) Pay

The City will continue paying selected Police Officers Field Training Officer (FTO) assignment pay (12.5% of base salary, as of 9/07) on an as needed basis, who meet the Department established standards. This FTO assignment pay will be paid while the employee is assigned and scheduled to provide training. The minimum period of time an employee will be authorized to receive the pay is one (1) shift.

Certified Flight Instructor Pay

The City will provide for Certified Flight Instructor (CFI) training pay for Police Officers assigned to the Airborne Law Enforcement Service (ABLE) program. This CFI assignment pay will be paid while the employee is assigned to provide helicopter flight training in a fashion similar to an FTO (12.5% of base salary, as of 9/07).

Hazard Pay

\$100 per month hazard pay shall be applicable to each of two (2) Police Officers when assigned to the Drug Lab Clean-Up Task Force and when they are on-call.

Paramedic Pay

Applicable to Fire Department personnel when assigned as a paramedic to the Mobile Intensive Care Division as follows:

- 10.00% above the monthly pay step of Firefighter when first assigned
- 11.25% above the monthly pay step of Firefighter after the first license renewal as a City employee
- 12.50% above the monthly pay step of Firefighter after the second license renewal as a City employee
- 13.75% above the monthly pay step of Firefighter after the third license renewal as a City employee
- \$500 bonus for the fourth and subsequent license renewal

Fire Administration Assignment

Any employees in the job classification of Firefighter, Fire Engineer or Fire Captain shall be entitled to compensation in the amount of 10% over the assigned rate for his or her classification when permanently assigned by the Fire Chief to a 40-hour administrative assignment workweek. Any employee in the job classification of Battalion Chief shall be entitled to compensation in the amount of 2.5% of the employee's base salary when permanently assigned by the Fire Chief to a 40-hour administrative assignment workweek. The cumulative percentage of base salary of the Fire Administrative Assignment and the Fire Management Certification/Education Program shall not exceed 7.5%.

This benefits summary sheet is a general outline of the benefits offered under the City of Costa Mesa's benefits program. Specific details and plan limitations are provided in the Summary Plan Description, which is based on the official Plan Documents that may include policies, contracts and plan procedures. The Summary Plan Description and Plan Documents contain all the specific provisions of the plans. In the event that the information in the brochure differs from the Plan Documents, the Plan Documents will prevail.